

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	4763202
<b>Application Number:</b>	09677401
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	3108
<b>Title of Invention:</b>	Loyalty reward program for reducing the balance of a loan obligation
<b>First Named Inventor/Applicant Name:</b>	K. Jon Kern
<b>Customer Number:</b>	33486
<b>Filer:</b>	Reed R. Heimbecher
<b>Filer Authorized By:</b>	
<b>Attorney Docket Number:</b>	014-040001US
<b>Receipt Date:</b>	09-FEB-2009
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<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	no
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### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Reply Brief Filed	F20090209a_Applicants_Reply _2d_fx.pdf	2453753 <small>7165b2c4a8b1b1ea071aa3740002d580a0e00d0f</small>	no	9

### Warnings:

### Information:

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**New Applications Under 35 U.S.C. 111**

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

**National Stage of an International Application under 35 U.S.C. 371**

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

**New International Application Filed with the USPTO as a Receiving Office**

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.